

SENATE BILL REPORT

SB 5853

As Reported By Senate Committee On:
Financial Institutions & Insurance, February 20, 2007

Title: An act relating to clarifying the definition of victim of identity theft for the purposes of placing a security freeze.

Brief Description: Clarifying that victims of identity theft who are notified of a security breach are not required to submit a valid police report for the purposes of placing a security freeze.

Sponsors: Senators Fairley, Kohl-Welles, Rasmussen and Keiser.

Brief History:

Committee Activity: Financial Institutions & Insurance: 2/14/07, 2/20/07 [DP].

SENATE COMMITTEE ON FINANCIAL INSTITUTIONS & INSURANCE

Majority Report: Do pass.

Signed by Senators Berkey, Chair; Hobbs, Vice Chair; Benton, Ranking Minority Member; Franklin, Hatfield, Parlette and Schoesler.

Staff: Diane Smith (786-7410)

Background: In order to place security freezes on their credit reports at credit reporting agencies, victims of identity theft must submit a valid police report.

A victim of identity theft includes two types of victims. One is the victim of the crime of identity theft. The other is a person notified that, due to a data breach of unencrypted data containing the victim's personal information, an unauthorized person has acquired that data.

Summary of Bill: Only a victim of the crime of identity theft must produce a police report in order to place a security freeze on the victims's credit report at a credit reporting agency. The victim of a data breach does not have to produce a police report.

Appropriation: None.

Fiscal Note: Not requested.

Committee/Commission/Task Force Created: No.

Effective Date: Ninety days after adjournment of session in which bill is passed.

Staff Summary of Public Testimony: OTHER: Those who have been notified that their data was subject to a security breach should not be included in the definition of victim of identity theft because they have not necessarily had their identity stolen.

This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.

Persons Testifying: OTHER: Jennifer Flynn, Cliff Webster, Consumer Data Industry Association.